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human nature. Then the failure of education, material civilization, legislation, and ethnic religions is asserted, and the hope of the nations declared to rest in Christianity. Unquestionably all the vices named do exist, in Calcutta, Pekin—and in American cities. No Christian believer doubts that his faith is deeply needed all over the world, and for those who are not believers the argument will have some weight because it presents the utility of religion, which all recognize.

The author admits that there are worthy and hopeful elements in ethnic religions, and he confesses the shortcomings of nominally Christian communities. Criticism will fall upon the relative emphasis given to the evil and good in each case. The volume is a monument of patient labor. The bibliography is very extensive. The form of the argument will be very helpful in directing attention to the actual services which pure and rational religious effort renders to mankind. A good religion is good for something which man can value and appreciate. This present life is sanely treated as having a value of its own. The second and more constructive part of the work will be awaited with interest.

C. R. H.

Neue Beiträge zur Frage der Arbeitslosenversicherung. Von Dr. GEORG SCHANZ. Berlin: Carl Heymanns Verlag, 1897 Pp. 216.

IN HIS book *Zur Frage der Arbeitslosenversicherung*, published in 1895, Professor Schanz made a critical examination of the various schemes proposed to insure the laborer against unemployment, and put forth a scheme of his own, obviating, as he saw it, the weaknesses of the other schemes proposed. In this book he gives us the development of the question from that time to March, 1897.

Professor Schanz approaches the problem of insurance against unemployment from the practical standpoint. In either book there is little discussion of the underlying theory. His interest is in finding the practicable method of securing the desired result. He would secure it through compulsory saving under state management. His plan provides that employers deduct a small sum from the weekly wages of the employés and place it in the savings fund. To this is added contributions by the employers and a subvention by the state. But, unlike the fund in case of "compulsory insurance," or the funds of the labor

unions, it is placed to the credit of the employés in proportion to the amounts of their several contributions. Compulsory saving on the part of any laborer would cease when his credit reached 100 M. In case of unemployment for any reason the laborer is permitted to draw on his savings. In the volume with which we have to do, Professor Schanz answers the many criticisms advanced against this plan, and fortifies his position by a careful examination of the experience gained since the publication of his earlier work.

In the first chapter of this book, Professor Schanz answers his critics and reasserts that neither "compulsory insurance" nor voluntary insurance through labor organizations is a solution of the problem. Then follows an examination of the various plans for insurance tried or proposed in St. Gall, Basel, Berne, Cologne, Bologna, Stuttgart, and elsewhere, an account of the "out-of-work" benefits provided by the labor unions of the several European countries, a statement of the attitude of the several German political parties toward state insurance, and an analysis and interpretation of the statistics of unemployment obtained by the German government by its two censuses of 1895.

The St. Gall plan has been abandoned, after being in operation only eighteen months, because the feeling of social solidarity was not sufficiently strong to induce the better class of laborers to make the sacrifice which the plan involved. None of the other plans provides a solution of the problem, for they all fail to reach all classes of laborers, or are inequitable or otherwise faulty. The book gives us much good material on these points, but it is impossible to present any of it here. The substance of the several plans will be found in a paper published in this JOURNAL, May, 1897. Neither do the labor unions offer any solution of the problem. Many of them have no "out-of-work" fund. Then, too, relatively few of the laborers are to be found in the labor unions, and these are of the class least needing any provision of this kind.

The German political parties have as yet given little attention to the question, and most of them have taken no position in regard to it. The socialists are uncompromisingly opposed to any form of compulsory insurance or saving as a scheme designed for the benefit of the "capitalists." The "deutsche Volkspartei" favors compulsory state insurance as a logical extension of the insurance against sickness, accidents, and old age; while others have shown some favor toward Schanz' plan of compulsory saving.

The last chapter, dealing with the statistics of unemployment, will be of most interest to the general reader. An excellent analysis and interpretation of the statistics are made, the two most important points brought out being that the question is largely one of seasonal employment, and that the problem is by far the most serious in the large cities.

The author is at great pains to show the reader how all the facts fortify the position he has taken on this question and how his own plan is the only practicable one. This may detract from the interest of the book for the general reader, yet, looked at from his point of view, that of finding the practicable method of solving the problem in hand, the author is not to be criticised upon this point.

H. A. MILLIS.

The Social Teachings of Jesus. An Essay in Christian Sociology. By SHAILER MATHEWS, A.M., Professor of New Testament History and Interpretation in the University of Chicago. New York: The Macmillan Co.; Chicago: American Baptist Publication Society. Pp. 230, 8vo. \$1.50.

THE chapters contained in this volume appeared originally in the AMERICAN JOURNAL OF SOCIOLOGY, and attracted a great deal of attention. In their present form they have been largely rewritten, and we have one of the best treatises on the subject. It is a volume not to be glanced over or read carelessly, but demands a careful and considered attention. It is a clear, conscientious, and comprehensive statement of the subject, logically and reverently put forth; the style is condensed, the employment of terms is accurate, and reveals a mastery of good idiomatic English. It shows a most earnest desire to view the subject fairly and fully from every standpoint, yet brings all its conclusions to the test indicated by the title, and reveals a wide and thoughtful acquaintance with the best literature on the subject. Its method is strictly logical, and the chapters follow one another in an orderly development of the principle upon which the book is grounded. The term reverent is one that is so often abused that we almost hesitate to employ it in this connection. We are asked today to overlook a great many things because the spirit is a so-called reverent one, but in applying it to these essays we can do so honestly. It is not the spirit of an iconoclast, but of a constructionist, that appears on every page. The